

Table I. B. 3. b(1997) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88. 7%	53. 3%	76. 9%	89. 9%	97. 7%	97. 4%	68. 7%	97. 0%
Industry group								
Agric., fish., forest.	54. 0%	29. 0%	65. 0%	74. 0%	95. 7%	34. 9% *	37. 0%	83. 4%
Mining	83. 3%	33. 7%	52. 1%	90. 4%	100. 0%	100. 0%	64. 4%	100. 0%
Construction	72. 6%	46. 8%	70. 0%	88. 5%	93. 8%	100. 0%	62. 6%	94. 6%
Manufacturing	96. 2%	65. 3%	83. 7%	91. 3%	99. 7%	99. 8%	81. 5%	99. 0%
Transp., commu., util.	93. 2%	49. 7%	77. 0%	91. 8%	99. 6%	98. 8%	68. 4%	98. 8%
Wholesale trade	92. 5%	56. 7%	90. 2%	94. 3%	99. 3%	100. 0%	77. 6%	99. 2%
Retail trade	85. 3%	41. 5%	68. 4%	80. 3%	95. 5%	98. 8%	59. 1%	97. 0%
Fin., ins., real est.	94. 0%	67. 7%	86. 5%	96. 3%	98. 7%	99. 8%	77. 4%	99. 2%
Services	87. 3%	59. 2%	78. 9%	92. 4%	96. 8%	93. 2%	71. 6%	94. 4%
Unknown	13. 6% *	13. 6% *	0. 0%	0. 0%	0. 0%	0. 0%	13. 6% *	0. 0%
Ownership								
For profit, incorporated	90. 7%	58. 5%	78. 0%	89. 5%	97. 1%	99. 2%	72. 9%	97. 8%
For profit, unincorporated	66. 2%	41. 2%	63. 8%	82. 2%	97. 8%	93. 8%	48. 7%	95. 6%
Nonprofit	95. 4%	61. 3%	88. 0%	96. 2%	99. 7%	99. 6%	79. 4%	99. 4%
Unknown	81. 1%	38. 3%	58. 3%	94. 6%	99. 1%	79. 0%	53. 2%	84. 2%
Age of firm								
Less than 5 years	64. 0%	42. 8%	68. 5%	77. 7%	88. 9%	89. 7%	54. 7%	87. 2%
5-9 years	72. 4%	46. 3%	68. 1%	82. 5%	95. 7%	98. 9%	60. 0%	93. 1%
10-19 years	83. 4%	61. 0%	75. 4%	90. 0%	96. 9%	99. 8%	72. 0%	96. 6%
20 or more years	95. 4%	66. 7%	88. 3%	95. 9%	99. 3%	99. 9%	82. 6%	99. 4%
Unknown	95. 5%	47. 2%	78. 4%	93. 0%	98. 4%	95. 8%	73. 8%	96. 3%
Multi/single status								
2 or more locations	97. 5%	83. 2%	87. 7%	96. 3%	98. 7%	97. 5%	90. 8%	97. 7%
1 location only	77. 2%	52. 7%	76. 0%	88. 0%	96. 4%	96. 1%	67. 0%	94. 5%
Percent full-time employees								
Less than 25%	70. 0%	43. 7%	39. 2%	64. 2%	91. 6%	95. 2%	45. 6%	89. 5%
25-49%	84. 1%	39. 9%	55. 0%	74. 7%	95. 4%	100. 0%	52. 7%	97. 4%
50-74%	83. 3%	49. 2%	64. 3%	86. 4%	96. 9%	99. 6%	58. 6%	98. 0%
75% or more	89. 6%	54. 7%	80. 1%	91. 4%	98. 0%	97. 1%	71. 1%	96. 9%
Union presence								
No union employees	87. 9%	53. 4%	77. 1%	90. 6%	98. 1%	99. 5%	68. 7%	98. 3%
Has union employees	97. 8%	70. 5%	84. 5%	97. 5%	97. 3%	99. 9%	83. 8%	99. 3%
Unknown	80. 0%	39. 7%	63. 3%	63. 8%	94. 4%	84. 8%	52. 9%	85. 0%
Percent low wage employees								
50% or more low wage	64. 4%	25. 1%	36. 0%	65. 6%	89. 4%	92. 8%	33. 3%	87. 6%
Less than 50% low wage	89. 4%	59. 3%	81. 8%	93. 8%	98. 8%	99. 8%	74. 2%	98. 9%
Unknown	92. 9%	33. 4%	73. 3%	73. 7%	97. 9%	95. 9%	56. 2%	95. 8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.B.3.b(1997) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.69%	1.04%	0.95%	0.42%	0.39%	1.62%	0.63%	1.02%
Industry group								
Agric., fish., forest.	3.72%	5.17%	8.93%	15.01%	10.58%	17.41% *	5.10%	5.63%
Mining	6.08%	9.59%	14.93%	12.40%	25.82%	14.91%	9.06%	0.00%
Construction	1.80%	2.20%	2.96%	2.69%	2.54%	0.00%	2.32%	1.85%
Manufacturing	0.28%	4.56%	2.79%	1.26%	0.37%	0.21%	1.41%	0.19%
Transp., commu., util.	0.74%	3.71%	3.90%	3.63%	1.29%	0.65%	2.92%	0.45%
Wholesale trade	0.82%	2.52%	2.15%	1.92%	0.42%	0.00%	2.20%	0.45%
Retail trade	0.52%	1.99%	2.97%	1.66%	0.98%	0.63%	1.63%	0.45%
Fin., ins., real est.	0.62%	3.63%	2.91%	2.15%	1.59%	0.16%	2.27%	0.40%
Services	1.92%	2.13%	1.28%	1.48%	0.90%	4.53%	1.15%	2.83%
Unknown	5.17% *	5.18% *	0.00%	0.00%	0.00%	0.00%	5.17% *	0.00%
Ownership								
For profit, incorporated	0.24%	1.16%	1.03%	0.51%	0.55%	0.39%	0.64%	0.25%
For profit, unincorporated	1.01%	2.46%	5.95%	2.92%	1.19%	3.16%	1.98%	1.77%
Nonprofit	0.65%	4.52%	1.96%	0.77%	0.11%	0.36%	2.97%	0.23%
Unknown	7.19%	7.29%	16.99%	4.51%	0.60%	9.10%	8.17%	7.71%
Age of firm								
Less than 5 years	1.80%	2.37%	3.62%	2.22%	3.89%	6.15%	2.26%	2.96%
5-9 years	1.68%	2.25%	2.72%	2.19%	1.67%	1.20%	1.57%	1.21%
10-19 years	0.72%	2.01%	2.25%	0.93%	1.51%	0.63%	1.11%	0.85%
20 or more years	0.46%	2.72%	1.53%	0.71%	0.29%	0.04%	1.59%	0.14%
Unknown	2.21%	7.66%	4.00%	1.88%	0.28%	2.88%	3.07%	2.32%
Multi/single status								
2 or more locations	1.19%	5.96%	2.16%	0.56%	0.27%	1.66%	1.44%	1.25%
1 location only	0.74%	1.01%	1.01%	0.60%	0.98%	4.50%	0.62%	0.87%
Percent full-time employees								
Less than 25%	2.24%	5.88%	6.09%	5.20%	0.76%	4.27%	3.42%	1.50%
25-49%	0.85%	3.44%	4.25%	2.38%	1.78%	0.03%	2.27%	0.59%
50-74%	0.94%	3.37%	2.34%	1.74%	1.56%	0.12%	2.19%	0.62%
75% or more	0.79%	1.09%	0.88%	0.43%	0.40%	1.85%	0.60%	1.21%
Union presence								
No union employees	0.25%	1.14%	1.04%	0.35%	0.45%	0.28%	0.83%	0.24%
Has union employees	0.50%	5.40%	4.57%	2.28%	1.89%	0.08%	3.06%	0.33%
Unknown	3.84%	4.53%	5.96%	7.05%	3.32%	5.94%	3.41%	4.79%
Percent low wage employees								
50% or more low wage	2.28%	2.85%	4.04%	4.07%	2.54%	5.30%	2.24%	2.32%
Less than 50% low wage	0.25%	1.35%	1.22%	0.37%	0.28%	0.07%	0.76%	0.16%
Unknown	2.15%	3.18%	5.45%	4.45%	1.35%	2.79%	4.25%	2.47%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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